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## We claim:

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- 1. A composition, for treating a cellulosic material, which comprises a hydroxyl-functional phosphorus ester containing at least two phosphorus atoms therein, a melamine-formaldehyde resin, optionally one or more N-methylol functional resin(s), a curing catalyst.
- A composition as claimed in Claim 1 wherein the curing
  catalyst is an ammonium salt.
  - 3. A composition as claimed in Claim 1 wherein the curing catalyst comprises a mixture of a Lewis acid catalyst and a carboxylic acid.
- 4. A composition as claimed in Claim 3 wherein the carboxylic 15 acid is citric acid.
  - 5. A composition as claimed in Claim 3 wherein the Lewis acid catalyst is magnesium dichloride.
  - 6. A composition as claimed in Claim 1 wherein the curing catalyst is selected from the group consisting of phosphorous acid and phosphoric acid.
  - 7. A composition as claimed in Claim 1 wherein the hydroxyl-functional phosphorus ester is selected from the group consisting of a mixed phosphate/phosphonate ester of CAS No. 70715-06-9 and a phosphate ester formed by reacting triethyl phosphate, phosphorus pentoxide, ethylene glycol and ethylene oxide.
  - 8. A composition as claimed in Claim 1 wherein the hydroxyl-functional phosphorus ester is a mixed phosphate/phosphonate ester.
  - 9. A composition as claimed in Claim 1 wherein the hydroxyl-functional phosphorus ester is a polyphosphate.
- 30 10. A composition as claimed in Claim 1 wherein the hydroxyl-functional phosphorus ester is a polyphosphonate.

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11. A composition as claimed in Claim 1 wherein the composition contains DMDHEU as the N-methylol functional resin.

- 12. A composition as claimed in Claim 1 wherein the curing catalyst is an ammonium chloride solution, the hydroxyl-functional phosphorus ester is selected from the group consisting of a mixed phosphate/phosphonate ester of CAS No. 70715-06-9 and a phosphate ester formed by reacting triethyl phosphate, phosphorus pentoxide, ethylene glycol and ethylene oxide, and the composition contains DMDHEU as the N-methylol functional resin.
- 13. A composition as claimed in Claim 1 wherein the curing catalyst comprises a mixture of magnesium dichloride and citric acid, the hydroxyl-functional phosphorus ester is selected from the group consisting of a mixed phosphate/phosphonate ester of CAS No. 70715-06-9 and a phosphate ester formed by reacting triethyl phosphate, phosphorus pentoxide, ethylene glycol and ethylene oxide, and the composition contains DMDHEU as the N-methylol functional resin.
  - 14. A composition as claimed in Claim 1 wherein the curing catalyst is phosphorous acid, the hydroxyl-functional phosphorus ester is selected from the group consisting of a mixed phosphate/phosphonate ester of CAS No. 70715-06-9 and a phosphate ester formed by reacting triethyl phosphate, phosphorus pentoxide, ethylene glycol and ethylene oxide, and the composition contains DMDHEU as the N-methylol functional resin.

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15. A composition as claimed in any of Claims 1-14 wherein the hydroxyl-functional phosphorus ester conforms to the following formula:

$$\begin{array}{ccc} & O & O \\ R_1O-[-P-OCH_2CH_2O-]_n -P-OR_1 \\ & | & | \\ R_2 & R_2 \end{array}$$

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where  $R_1$  is independently selected from alkyl and hydroxyalkyl,  $R_2$  is independently selected from alkyl, alkoxy, and hydroxyalkoxy, and n is equal to or greater than 1.

5 16. A fabric that has been treated with the composition of any of Claims 1-15.